## South Jordan City

# FT Employee Benefits Guide Summary 2023-24

#### **Medical & Dental Insurance**

Medical and dental coverage is provided through Public Employees Health Program (PEHP). All full-time employees are eligible for insurance benefits. Legally married spouses and any children under the age of 26 with whom you have a legal parental relationship, are eligible for coverage.

South Jordan City offers two types of medical to chose from: traditional plan and an \*HSA plan (high deductible plan). The City contributes half of the cost of employee's deductible into the HSA plan twice a year. Two networks are available: Summit Care (Mountain Star network), Advantage Care (IHC network).

Preventative benefits are covered at no cost to you when you see a contracted provider even before you meet your deductible.

Medical and dental rates are as follows:

	Single Bi-monthly			Double Bi-monthly			Family Bi-monthly		
	Single Total Cost	City Pays	EE Cost	Double Total Cost	City Pays	EE Cost	Family Total Cost	City Pays	EE Cost
Advantage/Summit	336.20	268.96	67.24	695.93	556.74	139.19	941.35	753.08	188.27
STAR Adv/Summit	265.83	239.25	26.58	550.26	495.23	55.03	744.32	669.89	74.43
Dental (Preferred)	24.24	19.39	4.85	33.14	26.51	6.63	50.16	40.13	10.03

#### Save with the STAR HSA Plan, Employer annual contribution into your account PLUS

Invest Your HSA. Account balances over \$2,000 can be invested to increase earning potential!

Supplement retirement. Money goes in tax-free, grows tax-free, spent on qualified health expenses tax-free.

#### **PEHP Online Tools:**

Enroll/Make Changes

Connect Care

Find a Provider

Confirmation of Coverage

Update personal information

Review claims

Healthy Utah

• And much more! Visit www.pehp.org



#### Vision Insurance

The City offers two optional vision plans through OptiCare and EyeMed. The City does not contribute to these plans. Costs below are bi-monthly.

OptiCare (Hardware only)	EyeMed (Exam & Hardware)
Family \$ 7.04	Family \$8.24
Double \$ 5.04	Double \$ 5.97
Single \$ 3.40	Single \$ 3.69

#### Term Life Insurance

City funds basic coverage at no charge to employee:

Up to age 70 \$100,000 Age 71 to 75 \$50,000 Age 76 and over \$25,000

Spouse \$ 10,000 (no cost) Child(ren) \$ 10,000 (no cost)

Additional coverage can be purchased. Medical certification will be required after \$200,000 of additional coverage. Maximum amount of term life coverage is \$500,000.

AD&D (Accidental Death & Dismemberment) - City funds \$100,000 of AD&D coverage at no cost to employee. Employee may purchase additional coverage from \$25,000 to \$150,000 (maximum coverage of \$250,000)

AD&D optional upgrade to a family plan is available for \$1.28/month

## Weekly Accident Indemnity & Accident Medical Expense (Employee Coverage Only)

City will fund \$350 of weekly accident indemnity at no cost to the employee. Additional coverage may be purchased by employee.

City also funds \$2,500 Accident Medical Expense at no cost to the employee. This benefit helps pay for medical expenses that are in excess of those covered by group insurance plans.

#### **Insurance Cash Out Program**

Employees, who have coverage under another plan, have the option to waive the City's medical and/or dental coverage. In return, the employee receives a portion of the cost in cash back to them.

The funds returned to the employee per month is \$403.00 for medical coverage; \$30.00 for dental and is paid on the first paycheck of each month. For more information contact Human Resources.

Employees are be able to reinstate insurance only during open enrollment or in the case of a life-changing event as defined by IRS regulations.

NOTE: If dental insurance is dropped, there is a 3 year waiting period to re-enroll.

#### **Utah Retirement Systems Savings & Retirement**

South Jordan City participates in the Utah Retirements Systems (URS) for all full-time employees. Special rules apply for post URS retirees. Employees have access to 401(k), 457, or traditional IRA plans and may participate in multiple plans.

2023 MAXIMUM - 401(k)/457 CONTRIBUTIONS: \$22,500 (\$30,000 if age 50 and older) IRA CONTRIBUTIONS: \$6,500 (\$7,500 if age 50 and older)

#### 401(k)/457/IRA PLANS:

The City will match employee contributions to a 401K, 457 or an IRA account on a 1 for 1 basis up to 4%. IRA match will go into either a 401k or 457 account.

#### **RETIREMENT:**

Full-Time employees are eligible for either Tier 1, Tier 2, or Post-Retiree rates provided by Utah Retirement System each fiscal year depending on hire date. The City of South Jordan participates the following retirement plans:

- Public Employees Retirement Civilian Employees
- Public Safety Retirement Police Officers
- Firefighter Retirement Firefighters
- Details about each retirement system, rates, and employee options are available on Utah Retirement System's website, <u>www.urs.org</u>

Tier 2 employees in the Public Safety Retirement and Firefighter Retirement receive additional contributions to their selected savings plan. For more details please contact Theresa Trujillo, Human Resources Generalist at <a href="mailto:ttrujillo@sic.utah.gov">ttrujillo@sic.utah.gov</a>

#### Sick Leave

Employees begin to accrue sick leave immediately upon hire. Sick leave can be used for employee illness, or illness of an eligible family member, and visits to the doctor. Sick leave accrues indefinitely, but is not a job protection.

#### Sick Leave Accrual

General & Police Employees 3.69 hours/pay period (96 hours annually)
Fire Employees 4.62 hours/pay period (120 hours annually)

#### **Holiday Leave**

Employees accrue twelve holidays a year. Holidays include:

New Year's Day
Dr. Martin Luther King, Jr, Day
Washington & Lincoln Day
Juneteenth Day
Memorial Day
Independence Day

Labor Day
Veteran's Day
Thanksgiving Day
Thanksgiving Holiday
Christmas Day
Christmas Holiday

Pioneer Day

Employees required to work on a holiday, are allowed to use holiday time on a floating basis.

#### **Personal Time Off**

Regular employees receive one additional day (9 hours) per fiscal year. Full-time firefighters receive one additional day (12 hours) per fiscal year.

#### Vacation Leave

Employees begin to accrue vacation leave immediately upon hire. Vacation leave is defined as time off with pay to eligible employees to provide opportunities for rest, relaxation and personal pursuits.

General & Police Employees: Years of Cumulative City Service	Vacation Hours Accrued per Bi-weekly Pay Period	Annual Max
Less than 5	4.00 (104 hours annually)	180 hours
5 - 9	4.62 (120 hours annually)	180 hours
10 - 14	6.15 (160 hours annually)	280 hours
15 - 19	6.92 (180 hours annually)	280 hours
20 or more	7.69 (200 hours annually)	280 hours
Fire Employees: Years of Cumulative City Service	Vacation Hours Accrued per Bi-weekly Pay Period	Annual Max
Less than 5	5.53 (144 hours annually)	216 hours
5 - 9	7.38 (192 hours annually)	216 hours
10 - 14	8.31 (216 hours annually)	288 hours
15 or more	11.07 (288 hours annually)	288 hours

#### **Employee Assistance Program**

We all experience ups and downs in life. Stress, conflicts and challenges occur as part of daily living. Often we deal with these situations on our own or with the help of family and friends. However, sometimes it helps to talk to an experienced counselor. Employees and members of their household are eligible for these services at no cost.

<u>Blomquist Hale Solutions</u> offers solution focused counseling for work or personal problems. Counseling is available 24 hours a day, 7 days a week and 100% confidential. An extensive network of experienced therapists are available to provide the tools and strategies needed to resolve the situation. If ongoing or specialized services are needed, the counselor will refer you to an appropriate resource. For more information please go to www.blomquisthale.com.

## If you have questions please contact Human Resources at 801-253-5203:

Debbie Lyman x1853
Theresa Trujillo x1851
Corinne Thacker x1850
Michelle Loertscher x1854
Teresa Cook x1852

#### **Tuition Reimbursement**

Employees are encouraged to pursue continuing education opportunities to enhance their job skills and the ability to be promoted with the City. Subject to available funding and priorities established by the City Manager, employees may be eligible for tuition reimbursement after successfully completing new hire probation.

Eligible employees must submit an Intent to Participate in the tuition reimbursement program by September 30 annually for the upcoming fiscal year.

Details are located in the Employee Handbook Section 3-03 (7).

Details on all benefits can be found in the Employee Handbook